

Certificate of Notice Page 1 of 5
 United States Bankruptcy Court
 District of Massachusetts

In re:
 Catherine A. Costa
 Debtor

Case No. 19-13616-msh
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0101-1

User: admin
 Form ID: 309aauto

Page 1 of 2
 Total Noticed: 33

Date Rcvd: Oct 28, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 30, 2019.

db +Catherine A. Costa, 151 Bishops Terrace, Hyannis, MA 02601-6212
 aty +Brian D. Widegren, Law Office of Brian D. Widegren, 72 Route 28, Suite 6,
 West Harwich, MA 02671-1112
 20409511 +Barnstable Housing Authority, 146 South St., Hyannis, MA 02601-4016
 20409512 +Cape Cod Hospital, PO Box 55396, Boston, MA 02205-5396
 20409513 +Cape Cod Othopedics, 130 North Street, Hyannis, MA 02601-3825
 20409519 +Eversource, P.O. Box 250, Norwood, MA 02062-0250
 20409518 #Eversource, P.O. Box 660753, Dallas, TX 75266-0753
 20409522 +Gragil Associates, Inc., 29 Winter St., PO Box 1010, Pembroke, MA 02359-1010
 20409523 +John Clark, PO Box 680, Truro, MA 02666-0680
 20409524 +Joyce McIntyre, M.D., 76 Airline Rd., South Dennis, MA 02660-2583
 20409526 +Lending Club Corporation, 21 Stevenson, Suite 300, San Francisco, CA 94105-2706
 20409528 #+Maggie Sawyer, 7 Wildwood Path, West Yarmouth, MA 02673-3651
 20409532 +Michael A. Kelly, Esq., Kelly, Souza, Rocha & Parmenter, P.C., 98 Front St., 2nd Floor,
 New Bedford, MA 02740-7262
 20409534 +Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr

+EDI: QDRLASSMAN.COM Oct 29 2019 05:03:00 Donald Lassman, Law Offices of Donald Lassman,
 P. O. Box 920385, Needham, MA 02492-0005
 smg +E-mail/Text: duabankruptcy@detma.org Oct 29 2019 01:08:54 CHIEF COUNSEL, LEGAL DEPARTMENT,
 DEPARTMENT OF UNEMPLOYMENT ASSISTANCE, COMMONWEALTH OF MASSACHUSETTS,
 19 STANIFORD STREET, 1ST FLOOR, Boston, MA 02114-2502
 smg EDI: MASSDOR Oct 29 2019 05:03:00 MASS DEPT OF REVENUE, BANKRUPTCY UNIT, PO BOX 9564,
 Boston, MA 02114-9564
 ust +E-mail/Text: ustpregion01.bo.ecf@usdoj.gov Oct 29 2019 01:08:49 John Fitzgerald,
 Office of the US Trustee, J.W. McCormack Post Office & Courthouse,
 5 Post Office Sq., 10th Fl, Suite 1000, Boston, MA 02109-3901
 20409514 +EDI: CAPITALONE.COM Oct 29 2019 05:03:00 Capital One Bank USA, PO Box 30281,
 Salt Lake City, UT 84130-0281
 20409515 +EDI: CHASE.COM Oct 29 2019 05:03:00 Chase Card, PO Box 15123, Wilmington, DE 19850-5123
 20409516 EDI: COMCASTCBLCENT Oct 29 2019 05:03:00 Comcast, 676 Island Pond Rd.,
 Manchester, NH 03109-4840
 20409517 +E-mail/PDF: creditonebknofications@resurgent.com Oct 29 2019 01:17:26 Credit One Bank,
 PO Box 98873, Las Vegas, NV 89193-8873
 20409520 EDI: BLUESTEM Oct 29 2019 05:04:00 Fingerhut/Webbank, 6250 Ridgewood Rd,
 Saint Cloud, MN 56303-0820
 20409521 +EDI: AMINFOFP.COM Oct 29 2019 05:03:00 First Premier Bank, 3820 N Louise Ave.,
 PO Box 5524, Sioux Falls, SD 57117-5524
 20409525 EDI: CHASE.COM Oct 29 2019 05:03:00 JPMCB Card Services, PO Box 15369,
 Wilmington, DE 19850-5369
 20409527 +E-mail/PDF: resurgentbknofications@resurgent.com Oct 29 2019 01:17:27 LVNV Funding LLC,
 200 Meeting Street, Ste #206, Greenville, SC 29615-5833
 20409529 EDI: CBSMASON Oct 29 2019 05:03:00 Mason Easy Pay, PO Box 2808, Monroe, WI 53566-8008
 20409530 EDI: CBSMASON Oct 29 2019 05:03:00 Masseys, PO Box 2822, Monroe, WI 53566-8022
 20409531 E-mail/PDF: MerrickBKNotifications@Resurgent.com Oct 29 2019 01:17:25 Merrick Bank,
 PO Box 9201, Old Bethpage, NY 11804-9001
 20409533 EDI: CBS7AVE Oct 29 2019 05:03:00 Montgomery ward, 1112 7th Avenue,
 Monroe, WI 53566-1364
 20409535 EDI: CBSMASON Oct 29 2019 05:03:00 Stoneberry, PO Box 2820, Monroe, WI 53566-8020
 20409537 EDI: TFSR.COM Oct 29 2019 05:03:00 Toyota Financial Services, Lending Team, PO Box 9786,
 Cedar Rapids, IA 52409-0004
 20409536 EDI: TFSR.COM Oct 29 2019 05:03:00 Toyota Financial Services, PO Box 9786,
 Cedar Rapids, IA 52409-0004

TOTAL: 19

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0101-1

User: admin
Form ID: 309aauto

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 30, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 28, 2019 at the address(es) listed below:

Brian D. Widegren on behalf of Debtor Catherine A. Costa brianwidegren@gmail.com
Donald Lassman don@lassmanlaw.com, dlassman@ecf.axosfs.com
John Fitzgerald USTPRegion01.BO.ECF@USDOJ.GOV

TOTAL: 3

Information to identify the case:

Debtor 1	Catherine A. Costa	Social Security number or ITIN	xxx-xx-2523
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court	District of Massachusetts	Date case filed for chapter	7 10/24/19
Case number:	19-13616		

Official Form 309A (For Individuals or Joint Debtors)
Notice of Chapter 7 Bankruptcy Case

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, you may wish to consult an attorney. All documents filed in the case may be inspected through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other document in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Catherine A. Costa	
2. All other names used in the last 8 years		
3. Address	151 Bishops Terrace Hyannis, MA 02601	
4. Debtor's attorney Name and address	Brian D. Widegren Law Office of Brian D. Widegren 72 Route 28 Suite 6 West Harwich, MA 02671	Contact phone 508-432-2600 Email: brianwidegren@gmail.com
5. Bankruptcy trustee Name and address	Donald Lassman Law Offices of Donald Lassman P. O. Box 920385 Needham, MA 02492	Contact phone 781-455-8400 Email: don@lassmanlaw.com

For more information, see page 2>

Debtor **Catherine A. Costa**

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6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U. S. Bankruptcy Court J.W. McCormack Post Office & Court House 5 Post Office Square, Suite 1150 Boston, MA 02109-3945	Hours open: Monday-Friday 8:30am-5:00pm Contact phone 617-748-5300 Date: 10/28/19
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	November 20, 2019 at 02:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Hastings Keith Federal Building, 53 North Sixth Street, Room 206, New Bedford, MA 02740
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines Papers and any required fee must be received by the bankruptcy clerk's office no later than 4:30 PM (Eastern Time) by the deadlines listed.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 1/21/20 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4) or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Deadline to file §503(b)(9) requests:	Requests under Bankruptcy Code §503(b)(9)(goods sold within twenty(20) days of bankruptcy) must be filed in the Bankruptcy Clerk's office. Filing deadline: 60 days from the first date set for the meeting of creditors	
11. Proof of claim	For holder(s) of a claim secured by a security interest in the debtor's principal residence, pursuant to Rule 3002(c)7(A): Filing deadline: 70 days from the Filing Date of the Petition For creditors other than those holding a <i>Claim Secured by a Security Interest in the Debtor's Principal Residence</i> : A date has not been set yet. No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	

For more information, see page 3>

Debtor **Catherine A. Costa**

Case number **19-13616 -msh**

12. Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2),(4), or (6), you must file a complaint or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on line 9 of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
13. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.
14. Financial Management Training Program Deadline for the Debtor	Deadline for debtor to attend a financial management training program approved by the United States Trustee: Sixty (60) days from the first date set for the meeting of creditors. The discharge will not enter if the debtor fails to attend a financial management-training program approved by the United States Trustee or if the debtor attends such training and fails to file a certificate of completion with the U.S. Bankruptcy Court. The training is in addition to the pre-bankruptcy counseling requirement. A list of approved courses may be obtained from the United States Trustee or from the court's website at www.mab.uscourts.gov .
15. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
16. Abandonment of Estate Property	Notice is hereby given that any creditor or other interested party who wishes to receive notice of the estate representative's intention to abandon property of the estate pursuant to 11 U.S.C. §554(a) must file with the Court and serve upon the estate representative and the United States trustee a written request for such notice within fourteen (14) days from the date first scheduled for the meeting of creditors.